

**Information to identify the case:**

Debtor 1	<b>Gary L. Fleming Sr.</b>	Social Security number or ITIN	<b>xxx-xx-2390</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-20486-TPA**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary L. Fleming Sr.  
 aka Gary L. Fleming, dba Gary L. Fleming CLU &  
 Associates, dba Fleming Financial Services

3/12/20

**By the court:** Thomas P. Agresti  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Gary L. Fleming, Sr.  
DebtorCase No. 19-20486-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: 318Page 1 of 3  
Total Noticed: 59

Date Rcvd: Mar 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2020.

db Gary L. Fleming, Sr., 819 Beaver Street, Sewickley, PA 15143-1738  
 cr +Bohdan W. Stone, 1537 SE Ballantrae Court, Port St. Lucie, FL 34952-6041  
 cr +Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 r +Carroll Ferguson, HowardHanna Real Estate Services, 401 Broad Street,  
 Sewickley, PA 15143-1518  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place,  
 Mezzanine Level, Pittsburgh, PA 15222-4227  
 cr +Farmers National Bank, Drawer D, Emlenton, PA 16373-0046  
 cr +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
 cr +Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +School Borough of Glen Osborne, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 15014135 Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385,  
 Pittsburgh, PA 15264-3385  
 14990138 +Allegheny Health Netweok, PO Box 645266, Pittsburgh, PA 15264-5250  
 14990140 American Express, Po Box 10396, Des Moines, IA 50306-0396  
 15047121 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14990147 +Bohdan Stone, 1537 SE Ballantrae Court, Port Saint Lucie, FL 34952-6041  
 15039932 +Borough of Glen Osborne, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15014137 +Borough of Glen Osborne, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
 15039916 +Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15014141 +Borough of Sewickley, c/o Keystone Collections Group, 546 Wendel Road,  
 Irwin, PA 15642-7539  
 14990149 Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060  
 14990151 +Chase Bank, Po Box 180255, Columbus, OH 43218-0255  
 15039935 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14990153 +Edgeworth Club, c/o Matthew Kurtas, General Manager, 511 East Dr.,  
 Sewickley, PA 15143-1199  
 14990154 Farmer's National Bank, 612 Main St., Emlenton, PA 16373  
 15145039 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15014136 Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908  
 14990156 +Key Bank N.A., 4224 RIdge Lee Rd., Amhurst, NY 14226-1016  
 14990157 Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968  
 15000883 Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14995538 +KeyBank N.A. as F/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
 Brooklyn, OH 44144-2338  
 14995536 +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
 Brooklyn, OH 44144-2338  
 14990161 +Lerner Windmill, 21258 Windmill Parc Dr., Sterling, VA 20166-6694  
 15014139 +Osborne Condo Assoc., c/o Samuel Maccaroni, 790 Holiday Drive, Pittsburgh, PA 15220-2750  
 15035214 +PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892  
 14990165 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 15039917 +Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15014140 Quaker Valley School District, c/o Jordan Tax Service, 102 Rahway Road,  
 Canonsburg, PA 15317-3349  
 15110236 +Richard Scott, 804 West Sutter Road, Glenshaw, PA 15116-1559  
 14990167 +Sewickely Cemetery, Po Box 183, Sewickley, PA 15143-0183  
 15003549 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Mar 13 2020 06:48:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 13 2020 03:03:51 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14990139 EDI: AMEREXPR.COM Mar 13 2020 06:48:00 American Express, Po Box 360001,  
 Fort Lauderdale, FL 33336-0001  
 14990141 +EDI: AMEREXPR.COM Mar 13 2020 06:48:00 American Express Corporation, PO Box 981537,  
 El Paso, TX 79998-1537  
 15003386 EDI: BECKLEE.COM Mar 13 2020 06:48:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: lfin  
Form ID: 318

Page 2 of 3  
Total Noticed: 59

Date Rcvd: Mar 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14990145 EDI: BANKAMER.COM Mar 13 2020 06:48:00 Bank of America, PO Box 982238,  
El Paso, TX 79998-2238  
14990146 +EDI: TSYS2.COM Mar 13 2020 06:48:00 Barclay's Bank, P.O. Box 8803,  
Wilmington, DE 19899-8803  
14990148 EDI: RMSC.COM Mar 13 2020 06:48:00 Care Credit, c/o Synchrony Bank, PO Box 9650061,  
Orlando, FL 32896-0061  
14990152 EDI: DISCOVER.COM Mar 13 2020 06:48:00 Discover Card, P.O. Box 15251,  
Wilmington, DE 19886  
14995053 EDI: DISCOVER.COM Mar 13 2020 06:48:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
15077411 +E-mail/Text: kburkley@bernsteinlaw.com Mar 13 2020 03:04:29 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945  
14990155 EDI: IRS.COM Mar 13 2020 06:48:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
14994787 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Mar 13 2020 03:04:09 KeyBank N.A.,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
14990162 EDI: TFSR.COM Mar 13 2020 06:48:00 Lexus Financial Services, PO Box 4102,  
Carol Stream, IL 60197-4102  
14990163 EDI: TSYS2.COM Mar 13 2020 06:48:00 Macy's, PO Box 8058, Mason, OH 45040-8058  
14991014 +EDI: PRA.COM Mar 13 2020 06:48:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
15007622 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 13 2020 03:03:51  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946  
15070614 +EDI: RMSC.COM Mar 13 2020 06:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
15197633 EDI: BL-TOYOTA.COM Mar 13 2020 06:48:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, N.A.  
cr Toyota Lease Trust  
14990164 Osborne Condo Assoc.  
14990166 Richard Scott  
aty\* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14990142\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990143\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990144\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
15011942\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
15016685\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
14990150\* Chase Bank, PO Box 901060, Fort Worth, TX 76101-2060  
14990158\* Key Bank N.A., PO Box 94968, Cleveland, OH 44101-4968  
14990159\* Key Bank N.A., PO Box 94968, Cleveland, OH 44101-4968  
14990160\* Key Bank N.A., PO Box 94968, Cleveland, OH 44101-4968  
14995539\* +KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
14995537\* +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
Brooklyn, OH 44144-2338

TOTALS: 4, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 318

Page 3 of 3  
Total Noticed: 59

Date Rcvd: Mar 12, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General  
akovalchick@attorneygeneral.gov  
Brian M. Kile on behalf of Creditor Key Bank, N.A. bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com;lstanger@grenenbirsic.com  
Brian Thomas Langford on behalf of Creditor Key Bank, N.A. PitEcf@weltman.com,  
PitEcf@weltman.com  
Christopher M. Frye on behalf of Debtor Gary L. Fleming, Sr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Quaker Valley School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor School Borough of Glen Osborne jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Sewickley jhunt@grblaw.com,  
cnoroski@grblaw.com  
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov  
Michael W. Sloat on behalf of Creditor Farmers National Bank mike@lkslaw.us, scott@lkslaw.us  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Richard J. Parks on behalf of Creditor Bohdan W. Stone rjp@pietragallo.com,  
ms@pietragallo.com;jk@pietragallo.com  
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,  
PA68@ecfcbis.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 17